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VIETNAMESE APPLICANTS' DECISION-MAKING PROCESS AND ITS
MARKETING IMPLICATIONS FOR KARELIA UNIVERSITY OF AP-
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Title

Vietnamese Applicants' Decision-Making Process And Its Marketing Implications For Karelia University Of Applied Sciences

Abstract

The thesis examines the application trends of Vietnamese applicants after Finnish government's introduction of tuition fee, as well as developing a marketing plan for Karelia UAS, in order to figure out the reasons for declining first-choice applicants to the university.

The paper consists of an analysis of decision making process of Vietnamese applicants, analysed from obtained data of an qualitative interview of 14 first-year students of Karelia UAS, a quantitative survey of students from three high schools in Ho Chi Minh City, Vietnam, as well as an interview of an executive in a Vietnamese company operating in education sector. Afterwards, recommendations were given according to the analysis. In addition, the trends of Vietnamese applicants were evaluated based on information obtained from the official education statistics of Finland as well as an unpublished memo of marketing activities in Hanoi of an author in 2017.

After the tuition fee charge starting in autumn of 2017, the amount of Vietnamese applicants has seen a significant drop of 80%, ranging from 70% to 80% depending on institutions. The remaining amount of prospects have targeted UASes with the most generous tuition waivers policies as their main choices of application.

Currently Karelia UAS had a low number of first-choice applicants due to low awareness about the school and therefore inability to stand out among rather similar number of UASes. It is recommended that Karelia UAS take several actions in order to sharpen its image, for example increasing marketing engagement in Ho Chi Minh city, developing an official guide for the IB pre-reading materials.

Language

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Pages

45 + 8

Keywords

Recruitment, qualitative, interview, Vietnamese, applicants, higher education

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1 INTRODUCTION

1.1 Background

Vietnam has become one of the most vibrant areas of student recruitment for international institutions. With an increasingly prosperous middle-class, heavy emphasis on education, as well as disbelief in domestic higher education, Vietnamese parents have always been willing to send their children abroad for higher education. According to VnExpress (2016), there are approximately 130,000 Vietnamese civilians who are studying abroad, with their most favorite destinations being Japan (38,000), Australia (31,000), U.S (28,000), China (13,000), and THE U.K (11,000). Vietnam has risen from the 26th position with 3,670 students sent to U.S. in 2004/2005 to 9th place with 18,722 students in 2014/2015 (U.S. International Trade Administration 2016).

Finland has been an increasingly popular destination for Vietnamese student. According to Vipunen (2016), the amount of Vietnamese applicants to Finnish Universities of Applied Sciences (UAS) in 2016 was 1,371, increasing 35% compared to 2015's 1002 applicants. However, with the Finnish Parliament's recent introduction of tuition fees for Finnish universities of applied sciences (UASs), there has been a reportedly notable shift in trends among Vietnamese students. The tuition proposals were passed by the Finnish Parliament on 1 January 2016. However, it has been optional for UASs to collect tuition fees until 1 August 2017. Non-EU students, including those from Vietnam, who accept study places from the autumn semester of 2017, will face a tuition fee of at least 1,500 EUR, varying among institutions.

1.2 Karelia University of Applied Sciences

Karelia University of Applied Sciences (In Finnish: *Karelia-ammattikorkeakoulu*) was founded in 1992. It has two main campuses located in Joensuu. Together with other education institutes in Finland, Karelia UAS offers higher education and applied research, including Bachelor's and Master's degrees.

Karelia UAS has about 4,000 students studying in seven areas: Social Sciences, Business and Administration; Culture; Natural Sciences; Natural Resources and the Environment; Tourism, Catering and Domestic Services; Social Services, Health and Sport; and Technology, Communication and Transport. Besides, Karelia UAS has exchange programs which attracts approximately 100 students from partner universities each year to study a semester or a whole academic year.

Currently, there is only one degree program completely in English, the Degree Program in International Business. Due to the law on tuition fee applying to the degree programs in English, the international students who are not citizens of countries of the European Union (EU) or the European Economic Area (EEA), and starting their studies from 1 August 2017, must pay 5,500 euros for a study year.

According to table 1, recently three schools Åland, Centria, HUMAK have not announced the tuition yet. Diaconia and VAMK charges only €4,000 for one academic year. Meanwhile, Helsinki Metropolia charges the most expensive fee, more than €10,000 / year. As can be seen from the table, the tuition fee of Karelia UAS is more competitive in comparison to most of other Universities of Applied Sciences.

Table 1. Tuition fee for non-EU/EEA students (Compiled by researcher, Source: UAS pages)

Tuition fee (€)	Names of the UAS
N/A	Åland, Centria, HUMAK
4,000	Diaconia, VAMK
4,300	Saimaa
5,000	Savonia
5,500	<i>Karelia</i>
6,000	Arcada, Kajaani, Novia, XAMK
6,800	Seinäjäski

7,000	Novia, Satakunta
7,900	Lahti
8,000	JAMK, Lapland, Laurea, Oulu
8,500	Haaga-Helia
8,700	HAMK
9,000	Turku
9,500	Haaga-Helia
9,800	Tampere
10,000	Helsinki Metropolia
12,000	Helsinki Metropolia

Besides, all students who are charged for the tuition fee are eligible to get a scholarship (50% of the total fee) from Karelia UAS, according to their performances. The scholarship policy of Karelia UAS is explained in appendix 6.

1.3 Aim

This paper examines the current trend of Vietnamese students in terms of Finnish universities of applied sciences as well as looking into the declining number of first-choice applicants to Karelia University of Applied Sciences. This helps to understand how Karelia UAS can create value for Vietnamese students, the touch points of the search process, as well as how the school can actively be involved in the search process.

This paper answers the following research questions:

- What is the current situation in the Vietnamese market in terms of Finnish universities of applied sciences and applications?
- For what reasons is the number of first-choice applicants to Karelia UAS low and declining?
- What measures can Karelia UAS take into account to fix the issues?

1.4 Methodology

The theoretical part of the research is conducted regarding the subjects of the decision making process, as well as university applicants' decision making processes in particular, in

order to create a solid theoretical base for the research. The theoretical studies are printed and electronic sources.

The empirical part of the study is conducted using a few qualitative and quantitative researches, involving both current students of Karelia UAS and high school applicants in Vietnam.

The first data collection was conducted in April and May of 2017, with a group of Karelia UAS's first year students, 14 altogether. The chosen method is structured interviews, in which the interviewer follows a specific set of questions in a predetermined order with a limited number of response categories. In the survey, respondents were asked about the details of their application process to Finnish universities of applied sciences, their sources of information and how influential they are, the choice criteria in their decision-making process, as well as their interactions with Karelia UAS. The survey was pretested to two Vietnamese students of Karelia UAS in order to get feedback on the structure and the phrasing of the questions.

A qualitative research method is utilized to conduct an in-depth interview with Mrs. Phan, the Director of PEACE Education Communication Co., Ltd. This company has several-years' experience in recruiting new students for a number of universities and colleges in North America, Europe and Australia. The purpose of this face-to-face interview is to have a detailed insight of Vietnamese applicants' decision making processes from the agency's point of view. The full questionnaire can be found in appendix 5.

A survey was made to be filled out by students of three different high schools in the Ho Chi Minh City area during an Open Day event. The questionnaire (See Appendix 4) was designed to discover the need for studying abroad and which sources students use to search for information about study destination and institution. The data was collected two different ways: questionnaire and personal interview.

On the other hand, the empirical part will also be based on an existing survey result of a study from Kajaani UAS, as well as an unpublished memo of the description report of marketing activities in Hanoi (Nguyen, 2017).

1.5 Outline

Next, the structure of the report is examined. The body of the research discusses the decision-making process for higher education institutions from a theoretical point of view then examines the survey result in more detail. The second chapter discusses a theoretical point of view of the general customer decision making process as well as students' decision making processes. Afterwards, the overall trends of Vietnamese students in the 2017 autumn semester is examined and compared with the previous year in order to analyze the tendency for the upcoming years. In the fourth chapter, the three survey results from Karelia UAS students, education center's executives, and high school students are discussed.

In order to highlight the heavily affecting touchpoints, a three-step customer journey mapping should be utilized. This consists of an analysis of Vietnamese applicant's user personas, university-student touch points, and feedback on interactions and information sources.

The fifth chapter examines the target groups of the qualitative survey, as well as their decision making process. It defines the most prominent student personas and answers the empirical question: 'who is a typical Vietnamese applicant?', and 'How do students hear about Karelia UAS, research it, engage with it online, and contact the university?'

The sixth chapter visualizes the customer journey map of Vietnamese applicants, based on the results from the fifth chapter. In addition, the seventh chapter discusses the influence level of the identified touchpoints, and strategies potential improvements. It provides answers to the question: 'What resources have they accessed and which points were critical to the decision and which stage of the search progress?'

The last chapter of the research consists of conclusions and discussion. Limitations and suggestions for further research are also analyzed.

1.6 Workload division

The research was conducted with the joint efforts of Dylan Nguyen and Nhu Tran. The table below explains the division of workload, how much each author contributed for each section of the paper.

Table 2. Workload division

Chapter	Dylan Nguyen (%)	Nhu Tran (%)
1	50	50
2	0	100
3	100	0
4	30	70
5	100	0
6	100	0
7	90	10
8	30	70

2 THEORETICAL BACKGROUND ABOUT THE DECISION MAKING PROCESS

2.1 Decision making process

Consumer decision making is a complex process since all consumers have their own opinions and needs which lead them to make different choices. Companies believe that understanding the process can help them improve marketing strategies and lead to effectively communicating with their customers. Therefore, many theories and models about the customer decision making process have been developed for decades. One of the most popular models is the Five Stage Model, which was proposed by Cox, Granbois, and Summers in 1983. This model illustrates the decision making process in five stages including need recognition, product information gathering, product evaluation, product choice and purchase, and post-purchase use and evaluation (Cox et al. 1983, 394).

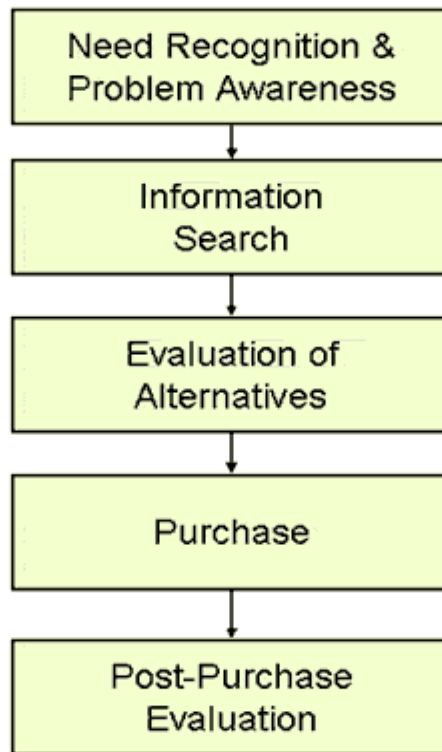


Figure 1. Five stage model of Decision making process (Source: Cox et al., 1983)

Need recognition is the first stage of the decision-making process, in which customers realize their needs for a new product or services. According to Solomon et al. (2006), human needs are classified into two categories. The first category is psychological needs, which are the results of the emotional feelings of the customers. The second category is functional or physical needs, which are the outcome of necessity. However, Tyagi (2004) argued that sometimes the customers might not recognize their needs until they encounter the products in various circumstances.

Information search is the second stage of the process. In this stage, the customers search for information related to the product. According to Dudovskiy (2013), the information can be gathered through previous experience with a brand or product, or from external sources, such as acquaintances' recommendations, product reviews, feedback, expert advice, etc. With the significant development of the role of the internet in both professional and personal lives, online user reviews and forums become reliable sources for customers when searching for information on products or brands (Winer 2009). In addition, Kahle and

Close (2006) stated that colleagues, peers, friends and family members can be seen as another important source of information.

The next stage of the process is called Evaluation of Alternatives. This is the most important step during the whole process since the customers start to compare and evaluate all the options so as to make the right decision. This stage can be difficult, time consuming and full of pressure for a customer (Ha et al. 2010). Based on their needs and wants, customers analyze all information they got from the previous stage. Other aspects such as size, quality, brand and prices are also taken into consideration.

The fourth stage is Purchase Decision. After searching for information and evaluating the options, customers make their final decision. According to Kacen (2002), there are three types of purchase: planned purchase, partial purchase and impulse purchase. Hoyer and Macinnis (2008) mentioned several factors that influence the purchasing process in all types of purchases.

Last but not least, the final stage of the process is Post-purchase evaluation. Even though many companies are likely to ignore it, this stage plays an essential role that affects the customers' future decision making processes. Ofir (2005) said that the consumer decision making process is a repetitive action and a good experience might reduce uncertainty when customers decide to purchase the same product or service the next time. In case the customers are satisfied with the purchase, they might repeat that purchase in the future. On the other hand, if they experience dissatisfaction, then they might stop buying the same product from the same seller or even stop buying that product (Dudovskiy 2013).

2.2 Applicants' decision making process

International students' higher education decision making is considered to be a high-involvement process. Petruzzellis & Romanazzi (2010) said that the reason university choice results are very important because they could affect future career and life of students. Different from the Five stages model of Cox et al. (1983), Thuy (2014) highlighted that there are four stages when choosing a study destination in the higher education decision making process. The first stage is need recognition where students decide whether to

study abroad or not. The second stage is collecting information about potential host countries. The next stage is gathering information about potential host institutions. The last stage is experiencing the study period and evaluating the institution.

Students' decision making processes in choosing a study institution are affected by many factors. There are a number of researches which explore those elements that impact students' decision making processes. The following is to review different studies which discuss those elements.

Mazzarol and Soutar (2002) believed that “push-pull” factors influence students' decision of study destination. They stated a “student seeking an international education will first make the decision to go abroad, then select a host country based on a variety of “push-pull” factors, once the decision as to host host country has been made, the decision to a particular institution will be made” (Mazzarol and Soutar 2002, 84). Their research findings emphasized four issues of the ‘push’ factors that impact a decision to study internationally. First of all, most students see that courses from overseas education providers is better than that of domestic, and this is the most important reason they decide to go abroad (Mazzarol and Soutar 2002, 84). The second and the third reasons are based on student ability. “The next two factors were related to a student's ability to gain entry to local program, if it was difficult for them to gain entry to particular study program within their own country or the program they wished to enter was unavailable in their own country, then they would choose to study internationally” (Mazzarol and Soutar 2002, 88). The fourth reason is their “desire to gain a better understanding of the “West” and an intention to migrate after graduation” (Mazzarol and Soutar 2002, 88).

Additionally, Cubillo et al. (2006) introduced a model which can be considered as one of the most reliable models in this field. The model analyzes the effect of five dependent factors on purchase intention.

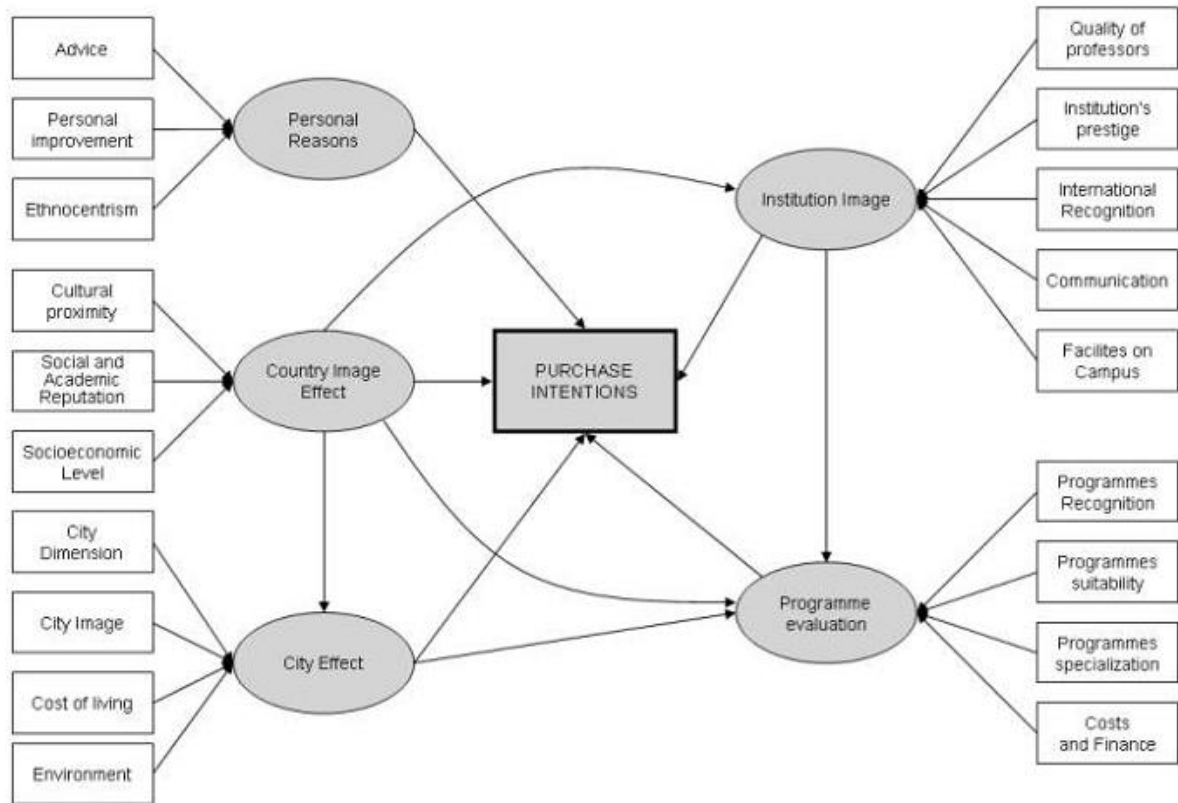


Figure 2. A model of international students' preferences (Cubillo et al. 2006, 117)

According to Cubillo et al. (2006), dependent factors are personal reasons, the effect of country image, influence of city image, institution image, and the evaluation of the study program. The model implied that “The consideration, whether conscious or unconscious on the part of the prospective student, is of the different elements making up the factors included in this study will determine the final choice made by that student” (Cubillo et al. 2006, 112). This model was utilized in the questionnaire to Karelia UAS's first year students, examining the city effect, institution image as well as program evaluation.

Maringe's research (2006) was aimed at exploring important factors which students consider when choosing a university and courses of study. It was summed up that there are three major factors: program, price, place and prominence.

Table 3. Mean scores for university choice factor (Source: Maringe 2006, 475).

Factors and key constituent elements	Mean	SD
Programme (field of study, courses, majors, course structure and degree organisation)	7.8	0.93
Price (fees, flexibility in payment, effort needed to qualify, opportunities sacrificed, distance from home, transport and living costs, opportunities for part time work)	7.5	0.92
Promotion (advertising in local and national press, publicity about academic research, publicity about teaching excellence, electronic media and marketing communications)	4.8	0.96
People (gender composition, tutors credentials, alumni and personal contacts, graduate profiles)	4.5	0.91
Prospectus (the university prospectus, programme booklets)	4.6	0.94
Prominence (institutional reputation, staff reputation, press reviews by national news papers, institutional websites, league tables)	6.1	0.91
Place (campus accommodation, degree credits, facilities, racial diversity, residential requirements, class sizes)	6.2	0.93

Maringe (2006) concluded that among the elements of universities' marketing mix, students seem to pay more attention to program and price related issues. However, students consider press reviews and institutional website information less important. Maringe (2006, 466) also emphasized "students seem to be adopting a consumerist approach to their HE decision making. The importance attached to labor market motives in terms of employment and career prospects significantly outweigh those related to pursuing HE based on subject interest and a love for the subject."

3 TRENDS OF VIETNAMESE STUDENTS AFTER FINNISH UAS' TUITION FEE INTRODUCTION

The tuition proposals were passed by Finnish Parliament on 1 January 2016. However, it has been optional for universities of applied sciences to collect tuition fees until 1 August 2017. Non-EU students, including those from Vietnam, who accept study places starting the autumn semester of 2017 will face an annual tuition fee of at least 1,500 EUR, varying among institutions.

The decline in Vietnamese students applying to Finnish universities of applied sciences is considerable, as can be seen in the interest drop in HAFA meeting in Hanoi in 2017 (Nguyen, 2017) as well as the number of applicants to Finnish UASs for the 2017 autumn semester (Vipunen, 2017). According to Vipunen, the total number of applicants to Finnish UASs dropped a staggering 80%, from 1379 in the 2016 autumn semester, to only 295 applicants for the 2017 autumn semester. A similar decline can be seen from individual institutions, which can be seen in Figure 3.

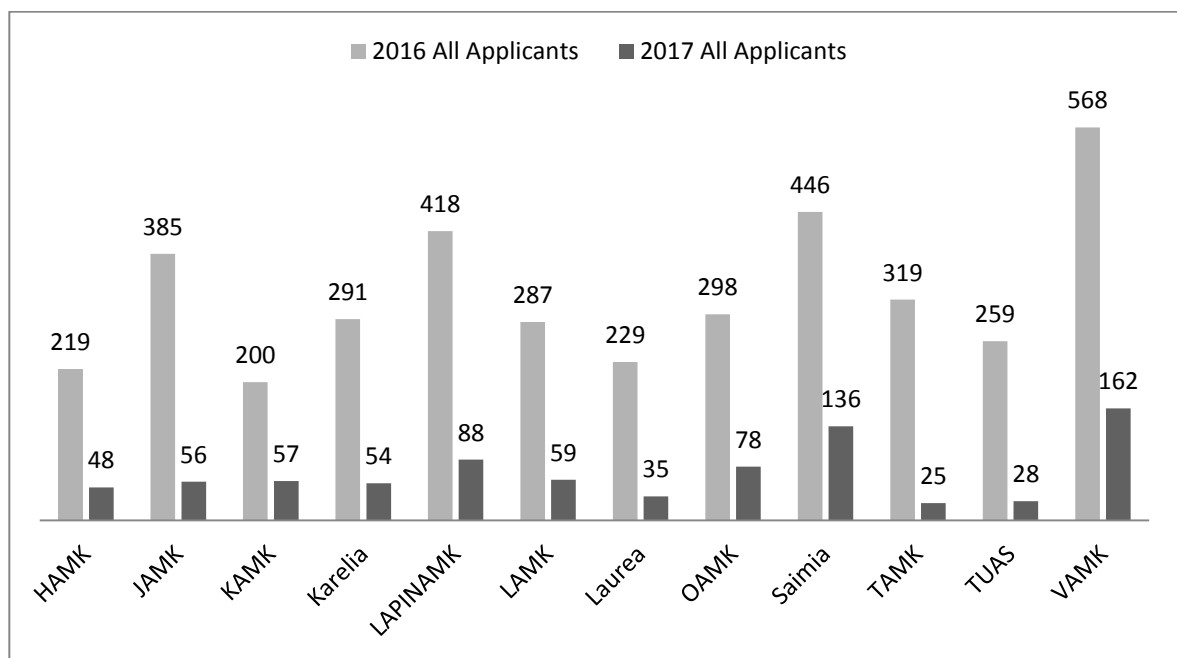


Figure 3. The Number of Vietnamese Applicants to Finnish UASs in 2016 and 2017 (Vipunen 2017).

All institutions suffered from declines of 70% to 80% of the total number of applicants, with the highest rates being Tampere UAS (92%), Turku UAS (89%), and Jyväskylä UAS (85%). This can be understood from the rather high tuition fees of these universities of applied sciences compared to others: 10,000€ at Tampere UAS, 9,800€ at Turku UAS, 8,000€ at Jyväskylä UAS.

Afterwards, the number of applicants should also be taken into consideration. With the decline of total applicants, the downward trend of first-choice applicants to all UASs is rather understandable, which can be seen from Figure 4.

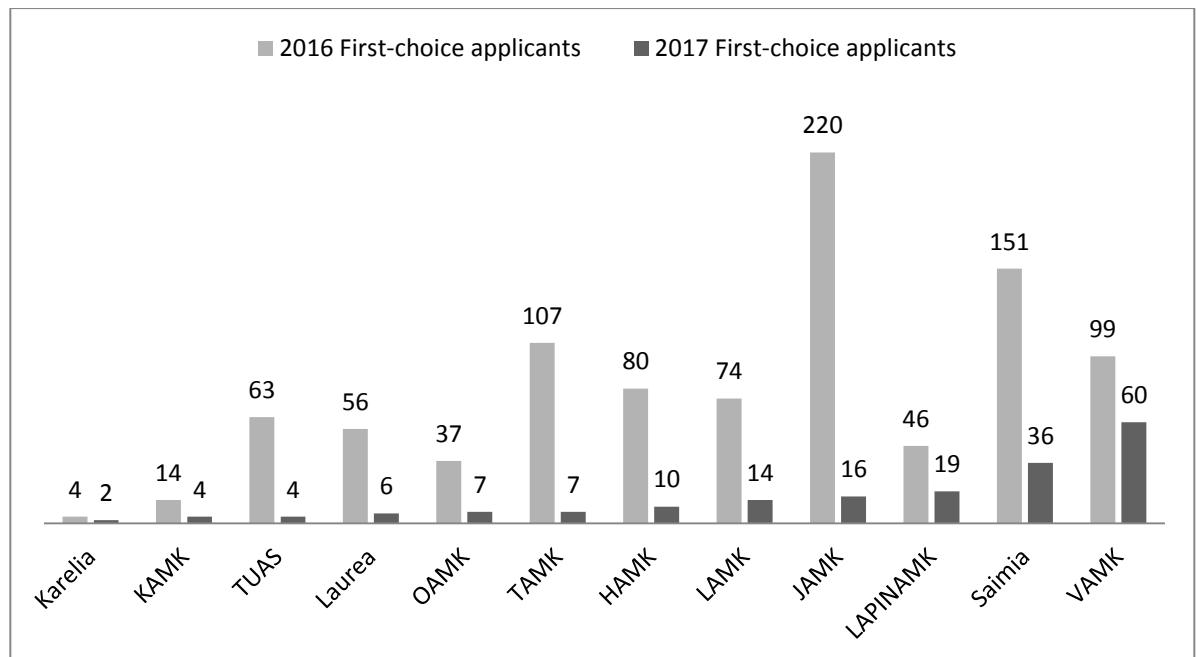


Figure 4. The Number of Vietnamese First-Choice Applicants to Finnish universities of applied sciences in 2016 and 2017 (Vipunen 2017).

As can be seen from Figure 4, the top three UASs with the most number of applicants are Lapland UAS with 19 applicants, Saimaa UAS with 36 applicants, and Vaasa UAS with 60 applicants. Despite the previous year's top three, consisting of Tampere UAS, Jyväskylä UAS and Saimaa UAS, the trend has shifted to those institutes with the most generous tuition waiver policies. The tuition policy of Lapland, Saimaa, and Vaasa are given in Table 4.

Table 4. Tuition fee and scholarship programs of Lapland UAS, Saimaa UAS, and Vaasa UAS in 2017 (Vipunen 2017).

	Tuition fee (€)	Scholarship			
		1 st year	2 nd year	3 rd year	4 th year
Lapland UAS	8,000	80% (6,400€)	60% (3,200€)		
Saimaa UAS	4,300	100% (4,300€)			
Vaasa UAS	4,000	More than 100% (5,000€ scholarship)			

Despite the different criteria of applicants before tuition fee introductions, the recent change has further proven that tuition fee introduction has an overwhelming effect on applicants' decision making processes and has become the major criteria for the small number of remaining prospective applicants.

The interest decline also evidently shows in the number of attendants in the Hanoi HAFA meeting in 2017. More information about HAFA Facebook group as well as HAFA meeting can be found in Appendices 1 and 2. The number of attendees is in Figure 5.

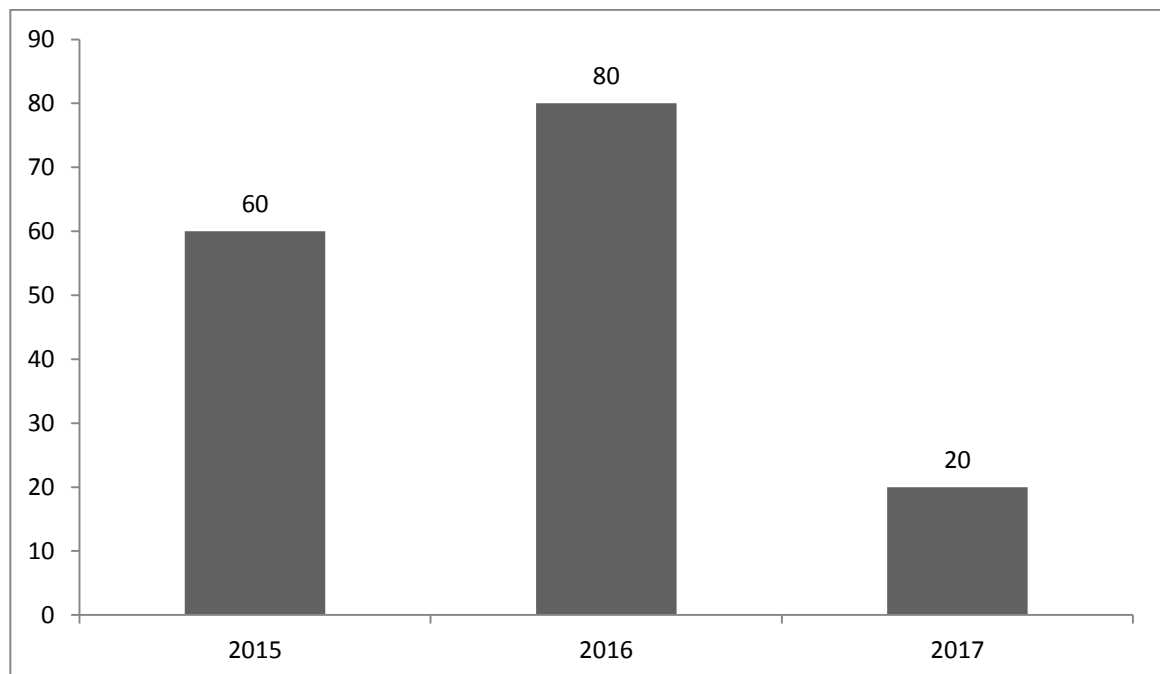


Figure 5. The number of prospective applicants attending the HAFA meeting from 2015 to 2017 (Nguyen 2017).

Demonstrably in Figure 5, the number of attendees to HAFA meetings has always been high, 60 in 2015 and 80 in 2016. The peak in 2016 can be implicitly understood as Vietnamese students' final effort to apply to Finnish institutions before the tuition fee became mandatory. The number has drastically dropped to only 20 attendants, understandably thanks to the tuition fee.

According to a professor of Karelia UAS, with the current downward trend in the interest of Vietnamese student right after the tuition fee introduction, it would take one or two years for students to get used to the tuition fee.

4 SURVEYS CONCERNING THE DECISION MAKING PROCESS OF VIETNAMESE STUDENTS

4.1 Survey with High School Students

The survey took place during the Open Day event on three days during March 2015. 'Open Day' is one type of school visit, which both international and domestic universities, colleges and overseas study agencies come to a number of high schools to promote themselves and recruit new students for the upcoming semester. The respondents were from grade 10 to grade 12, but mostly were grade 12 students of three different high schools in Ho Chi Minh City (Tran Dai Nghia High School, Nguyen Khuyen High School and High School for the Gifted).

This research was made on behalf of PEACE Education Communication Co., Ltd. in order to explore the trend of Vietnamese students on choosing study destination. PEACE Edu-Com is an overseas study agency located in Ho Chi Minh City. The company is recruit representatives of several universities around the world such as GSM London (UK), Pattison High School (Canada), University Catholic of the West (France), and HTMi (Switzerland). The result of this research would be used to improve marketing, communication strategies,

develop new services of the company and discover potential customers. Therefore, the designed questions did not focus on any specific countries.

For this research, there were six questions (See Appendix 4). The first three questions were to find out the needs of studying abroad. The sixth question was to detect which sources they use to search for information. The fourth and fifth questions were to clarify potential customers. The data were collected in two separate ways. First of all, the questionnaire was handed in paper form to students at the beginning of the event, including PEACE Edu-Com's company brochure. Those questionnaires were returned to us during the final part of the event 'Consulting time'. Nevertheless, the response rate was not high, as we only received 170 questionnaires back. The second way was a personal interview when students came to our booth for consultation. Due to the limit of time, the maximum data we could collect was from 40 students. In this way, the collected information was more detailed.

With this target group, only two first steps (Need recognition and Information search) of the decision making process are examined. However, the findings are still valuable to consider. Some highlights of the survey is mentioned in table 5.

Table 5. Highlight of survey with high school students

Desired countries	Australia, USA
Desired majors	Business, Tourism
Use the service of agencies	50%
Source of information	Internet

- “Which countries are your desire destinations?”

The answer for the second question about desired countries were unsurprisingly the USA and Australia, two most common destinations for Vietnamese students. In addition, Singapore, China and Korea were also mentioned while Finland was named rarely.

- “Which major do you want to study?”

As can be seen from table 4, the major that respondents want to study most is Business. Nevertheless, the answers are varied from Business, Tourism, Hospitality, to Public Relations.

- “Are you going to use the service of Overseas study agencies?”

According to the table, there were 50% of the respondents who said they will use the service of Overseas study agencies. Meanwhile, the other 50% chose No or Not decide yet.

- “Have you ever looked for information about study abroad? From which sources?”

In answering the last question, the most popular source is the internet. Besides, the respondents also chose word of mouth and overseas study agencies as the sources for searching information about study abroad.

4.2 Interview with Overseas study agency

This study was designed to interview in depth and detailed with an overseas study agency in Vietnam. The findings would draw a clearer image regarding Vietnamese applicants' decision making processes through the agency's point of view. The interview was made with Mrs. Phan, the Director of PEACE EduCom Co., Ltd. in late May 2015.

The interview consisted of six questions (See Appendix 5) and took about 30 minutes to complete. The first question would show what kind of image of Finland and Finnish institution Vietnamese students have. The second question concerned the services the agency provides to its customers. The next two questions would find out how applicants compare and evaluate the options. The fourth question was used to explore how satisfied the applicants were with Finland and their chosen institution after the study period. The last question posed how the agency promotes Finland and Finnish institutions to Vietnamese students.

Figure 6 illustrates the overall process how the overseas study agencies provide service to their customers. This process includes several steps from consulting to applying, training and booking plane ticket and housing.

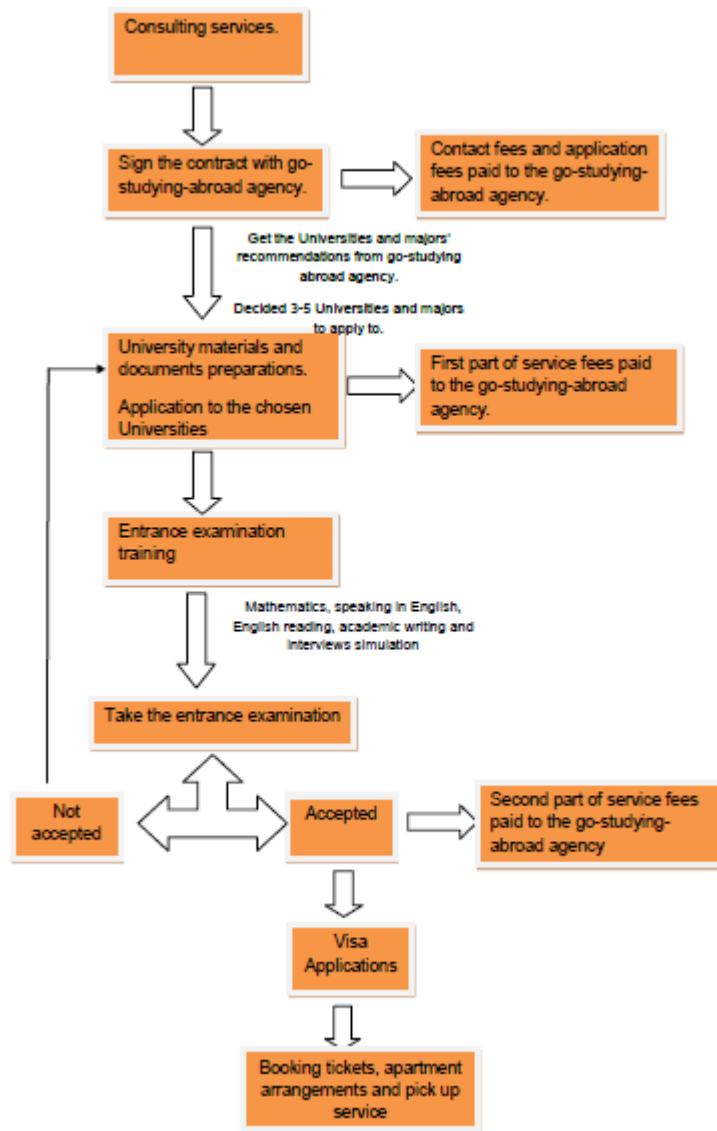


Figure 6. Overseas study agencies service process (Source: Jiang and Wang, 2011)

First of all, the agency provides the free consulting service. They give general information about countries, schools, majors, tuition fee and living expenses based on customers' interest. According to Mrs. Phan, there are two types of customer. In the first group, students have had knowledge about Finland already, and they visit the agency to search for information or to purchase the service. Their knowledge might come from plenty of sources, such as recommendations of friends or relatives, advertisement on the internet or newspapers, education fairs, etc. In the second group, students wish to study abroad but have not

decided their destinations yet. For this group of customers, the agency would ask more about customers' education background, English skills (IELTS, TOEFL or TOEIC), and budget. Followed the given information, the agency would give the most suitable recommendation to customers. In case the customers prefer less-expensive study abroad plan, Finland is the best solution thanks to its tuition-free education.

If the customers satisfy with the study plan the agency provided, the contract would be signed and the first part of fee approximately 50% of total fee would be paid. The agency gives an applicant all necessary information about Finland, Finnish institutions and the majors they offer, tuition fees, and living expenses. Additionally, the agency goes through an applicant's study records then compares them to institutions' acceptance grades in previous years to recommend the most suitable institution and major for that applicant.

When applicants make the final decision for study place, they would consider number of elements. Those elements could be the tuition fee and the location of host institutions. The applicants might evaluate the living expenses and the chances of having part-time jobs in the host cities. In addition, they might choose a study place because they have friends or relatives studying there.

Mrs. Phan mentioned that both parents and applicants are involved in the decision making process. Usually, applicants and their parents discuss, evaluate the options and then make the final choice. Since parents are responsible for financial support, they influence the choice of country while the choice of institution and major are made according to the applicants themselves. Furthermore, Mrs. Phan also said that friends and relatives' recommendations might affect the decision.

The agency supports the full service for their customers. They are responsible to translate all needed documents into English, fill in application form as well as submit required documents to schools by posts or through e-service. Moreover, the agency provides preparation course for entrance exam. This preparation course includes Math, writing, reading and interview. When the applicants are accepted to a study place, the agency will take care of visa application, plane ticket booking and also housing arrangement.

Regarding the feedback from students after one semester or one academic year, Mrs. Phan said that there are two types of opinions. Some students are satisfied with their choice. However, some students feel dissatisfied. The top reasons are the reality falls short of their expectations, and their current institution is not their first choice. This group of students tends to retake the entrance exam next year in order to transfer to another institution or apply to another country.

According to the current law in Vietnam, an institution could not directly go to Vietnamese high schools or universities to promote itself without an agency. Therefore, Mrs. Phan suggests that Karelia UAS could cooperate with Vietnamese overseas study agencies. This cooperation definitely leads to some commission fee according the contract between Karelia UAS and the local agency. The agency will take responsibility to arrange the school visits, and seminars. Additionally, the agency will represent for Karelia UAS to participate in education fairs so as to strengthen the image of Karelia UAS among Vietnamese students.

4.3 Survey with Karelia UAS students

A qualitative survey was conducted by Dylan Nguyen on a group of 14 first-year Karelia UAS students during April and May of 2017. Each interview was run individually, face-to-face or through online communication in the form of Facebook. Interviewees were asked regarding their previous year's decision to attend Karelia UAS and their personal criteria in choosing which universities to apply to.

The structure of the interview is based on a five-step decision-making process: Problem Recognition – Information Search – Alternative Evaluation – Purchase Decision – Post Purchase Behavior. The questions are catered to obtain information regarding how prospective Vietnamese students hear about Karelia UAS, investigate its offerings, engaging online, and getting in touch with admissions, therefore mainly focused on stages 1, 2, and 3. Some of the compact responses are reported below.

4.3.1 Stage #1: Problem recognition.

This is the stage where prospects were made aware of Finland and Finnish universities of applied sciences. The questions for this stage are:

- Why not study in Vietnam?
- How did you first find out about Finland? (source of information)
- Why choose Finland as an overseas destination?

Half of the respondents previously studied in Vietnamese higher education institutions before going to Finland, while the others decided to go to Finland right after their high school graduation.

Among 14 respondents, 12 mentioned they knew Finland from a friend or family. The rest acknowledged Finland's education from an education center's advertisement as well as Facebook advertisements.

Respondents chose Finland as an overseas destination for the following reasons:

- Free tuition: mentioned by 14
- Top-notch education: mentioned by 7
- Safe and friendly environment: mentioned by 6
- Studying with friends: mentioned by 3

4.3.2 Stage #2: Information search

This is the stage where prospects search for information regarding universities of applied sciences and studies: application requirements, program start, and deadlines. These questions relate to which sources of information they looked for, from whom they asked, what matter interested them the most.

- What was the first thing you did to find information about going to Finland? How helpful was this source?

The first source of information was education centers' websites, with seven answers, and Hanoi Applying to Finland Facebook group, with the other seven answers.

- Who provided the most (and least) helpful information? What did that look like?

Eight respondents comment that HAFA is the most helpful source of information.

- (Related to education center) Did you use the service of education centers? If yes, did they recommend specific UASes as application choices for you?

Eight respondents used the service of education centers, and during their application time, the staffs recommended their choices be based on each applicant's ability and previous year's grades.

4.3.3 Stage #3: Alternative evaluation

This is the stage where prospects evaluate options, analyze gathered information to determine the best and most suitable UAS to apply to. These questions relate to the criteria to choose among institutes, as well as influencers of the decision making process.

- Did you choose Karelia as a first choice?
- Which of the sources that you described above was the most influential in driving your decision?
- What, if any, criteria did you establish to compare the universities of applied sciences? Which elements did you prioritize?
- Which universities of applied sciences made it to the short list, and what were the pros/cons of each?
- Who else was involved in the final decision? What role did parents/education centers play in this decision?
- What factors ultimately influenced your final purchasing decision?

Due to the variety of answers, they would be discussed and analyzed later in the 5th Chapter: "The Decision Making Process of Vietnamese Applicants".

4.3.4 Stage #5: Post-Results

These questions examine the reactions of Karelia UAS' first-year students during the first period of time in Finland.

- What are your expectations when you come to Finland?
- Expectation & Reality?
- Reaction and how to express them?

These answers will also be discussed in later in the 7th Chapter: "Feedback on Interactions and Information Sources".

5 THE DECISION-MAKING PROCESS OF VIETNAMESE APPLICANTS

Based on the surveys, it is concluded that there are two main types of Vietnamese applicants who took a slightly distinguished decision making process: education center users and self-applicants, whose user profiles will firstly be described in the section 5.1.

5.1 User profile of Vietnamese Applicants

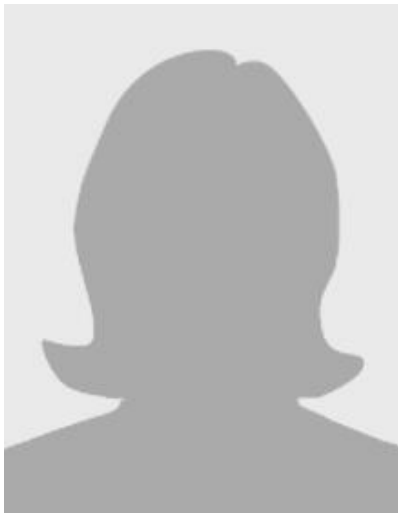
First of all, to understand the target group of the research one must define the user profiles of Vietnamese applicants in order to effectively interview and obtain applicable results. The interviewees were Karelia UAS's students who previously were education center applicants and self-applicants, in particular:

- Applicants who used the service of education centers to apply to Finnish institutions (to be referred as, 'Group A'),
- Applicants who applied by themselves (to be referred as, 'Group B').

Along the decision-making process analysis, insights about a third group, which is the high school students in Hanoi not yet interested in Finland are utilized. However, this group does not have an immense impact on the analysis; therefore it is not listed as a distinctive user persona.

Two different sets of user personas are created in order to illustrate the two groups of applicants mentioned above, the education center applicants and the self-applicants. The user persona template consists of a demographic description about the characters, as well as background stories and what can be seen below.

5.1.1 User Persona 1: Linh Nguyen, education center applicant (Group A)



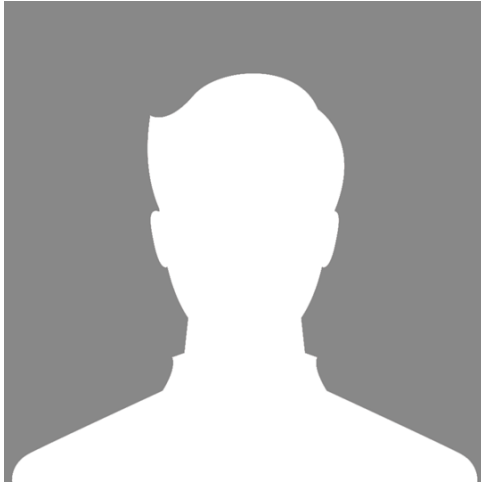
Name: Linh Nguyen

- Age: 18
- Gender: Female
- Education: High School Graduate.

Linh was in her 12th grade and soon going to graduate from high school. Her parents encouraged her to study abroad; therefore she did her research and went to an education center to consult. Among a few options they gave Linh, she found Finland to be a high quality as well as affordable overseas destination. Since she was quite busy studying for the high school graduation exam, her parents advised her to apply through an education center instead of self-applying, so that she could focus on her studies at the time.

Linh's current goals are to achieve high scores in her high school graduation exams, in order to have plenty of Vietnamese university options to choose from, or studying abroad, as her parents have urged.

5.1.2 User Persona 1: Dave Pham, the self-applicant (group B)



Name: Dave Pham

- Age: 20
- Gender: Male
- Education: 2nd year student of Hanoi University, major in English language.

Dave is currently a second year student at Hanoi University, studying English as his major. However, after spending two years at the university, he felt that the skills and knowledge from his courses are impractical to his future career. Therefore, he decided a change of studying environment is necessary. Dave remembered that one of his friends is studying in Finland. He contacted his friend and asked for some information about applying to Finland. Afterwards, he searched for all the essential information and applied to Karelia UAS by himself.

Dave's current goal is to look for overseas options that are able to provide and train him for practical knowledge and applicable skills, as well as affordability in order not to put an excessively heavy financial burden on his parents.

5.1.3 Similarities in these two profiles

There are a few notable characteristics in their profiles, which are distrust in the Vietnamese education system as well as financial awareness:

Distrust of Vietnam's creaking education systems

All the interviewees answered that they decided to flee Vietnam's school system for overseas education due to the heavy burden of rote learning as well as mandatory Leninist ideology classes. According to AFP (2015), every year, Vietnamese parents spend more than \$1 billion sending their children to schools and colleges abroad, 'shunning a local system so backwards that experts say it is impeding economic growth', commented by AFP.

Economically-conscious

A lot of middle class families decide to send their children to Finland due to the tuition-free education, compared to the staggering tuition requirements of American, British, and Australia institutions. Note that Vietnamese families are much more cost conscious than other families in the region (Intead 2016). According to Amcham Vietnam (2014), the Vietnamese middle class is set to double by 2020, amounting to 33 million, with average income per capita rising from €900 to €2,500.

5.2 Need recognition

After identifying the user personas, the decision making process is taken into consideration. Need recognition is the first stage of decision-making process. Here, customers realize their needs for a new product or services. In this case, Vietnamese applicants find the need to relocate to Finnish education institutions. This is the stage where prospects are made aware of their needs to study abroad and Finland and Finnish UASs as overseas destinations.

According to the findings, 86% of the students knew about Finland from another friends or family. This is illustrated in Figure 7.

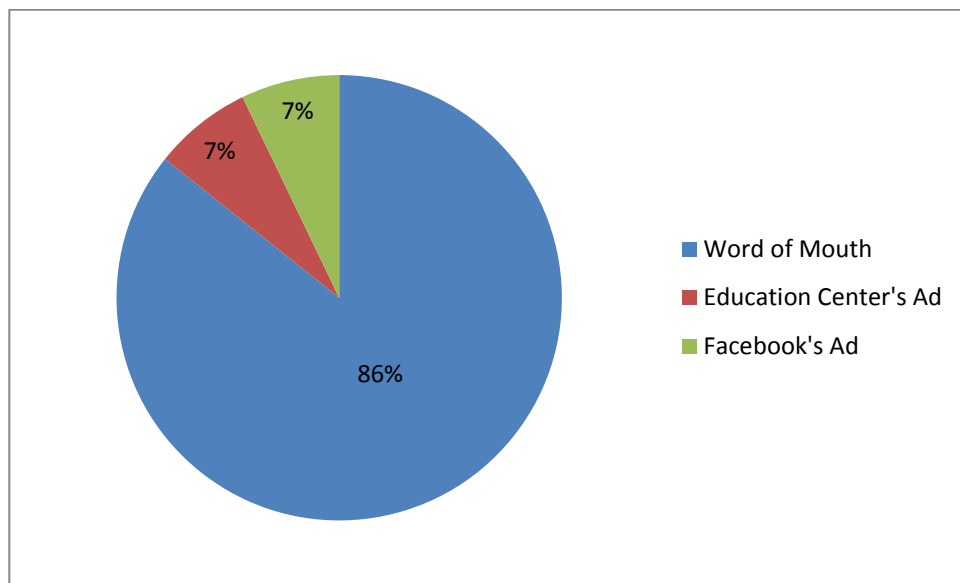


Figure 7. How interviewees knew about Finland (Nguyen, 2017)

This implies that most students only know about Finland through word of mouth, which means there are only a small percentage of applicants knowing about Finland with the help of marketing activities. That being said, Finnish institutions' marketing effort in Vietnam has not proven to be effective. High school students have little to no exposure to either Finland or Finnish education, according to a quantitative survey of 199 high school student in Ho Chi Minh city, the biggest city in Vietnam (Le 2014). The result can be seen in Figure 8.

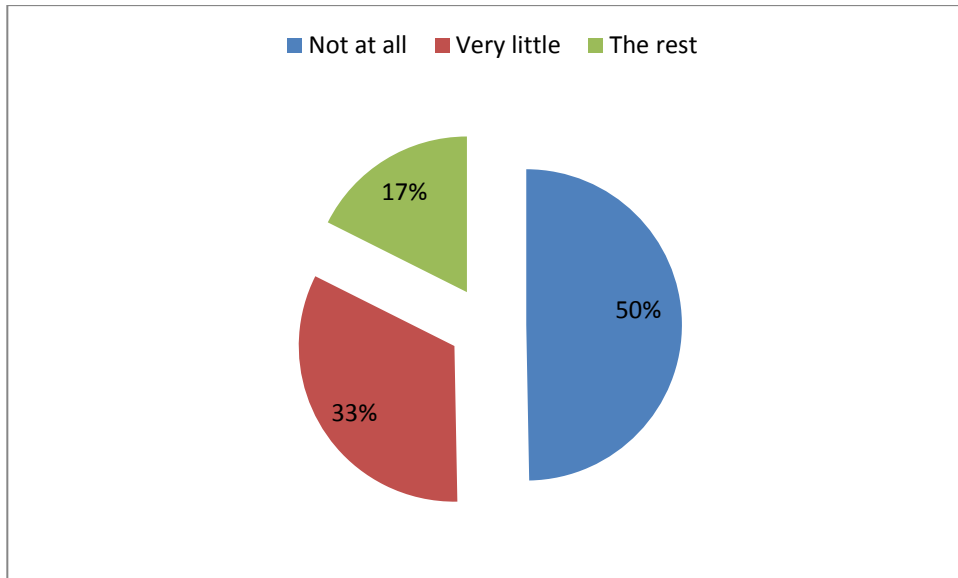


Figure 8. How well Vietnamese high school students know about Finland and its education (Tran, 2014).

Among the 199 high school students who participated in the survey, more than 80% did not know or knew very little about Finland's education. That being said, Finland remains a rather unorthodox overseas destination for Vietnamese students in general; what a small number of students know about Finland is from word of mouth. This also partially explains why Finland is not in the top five countries of Vietnamese students (Vnexpress 2016). According to Nguyen (2017), higher education institutes from U.S, U.K, and Australia extremely actively affiliate with education centers in Vietnam, in order to increase their exposure to high school students, by means of study fairs and school visits. It is recommended that Karelia UAS increase the frequency of marketing activities in Vietnam, in order to capture the opportunity and build awareness at an early stage, especially now when the number of students interested in Finland has drastically lowered due to the new tuition fee.

5.3 Information Search & School Evaluation

Since the second and the third stage of the decision process of Vietnamese applicants inextricably intertwine, these two stages will be combined into one section.

The second stage in the decision making process is product information gathering. The information can be gathered through personal experience, which means the likes and dislikes one has for the brands he/she has purchased, or from external sources, such as advertisements, acquaintances' recommendations, product reviews, expert advice, etc. (Dudovskiy 2013). This is the stage where prospects search for information regarding institutes and studies: application requirements, program start, and deadlines. This part looks into which sources of information they looked for, from whom they asked, and what matter interested them the most. After gathering a sufficient amount of information, consumers try to evaluate all their options. This is called the Product Evaluation stage. The options include different brands, sizes, quality, prices, etc. All information gathered in the previous step is analyzed in order to find which the best option is. As there are usually too many options, consumers tend to build a list of criteria when evaluating their options. This is the stage where prospects evaluate options and analyze gathered information to determine the best and most suitable UAS to apply to. These questions relate to the criteria in choosing from institutes, as well as influencers of the decision making process.

First of all, upon acknowledging Finland, interviewees' first step is usually performing a Google search with Vietnamese general keywords or English ones, for example 'studying in Finland', in order to grasp a basic understanding of Finland's education. Sixty-four percent of the interviewees' first interaction was with education centers' websites, as can be seen in Figure 9.

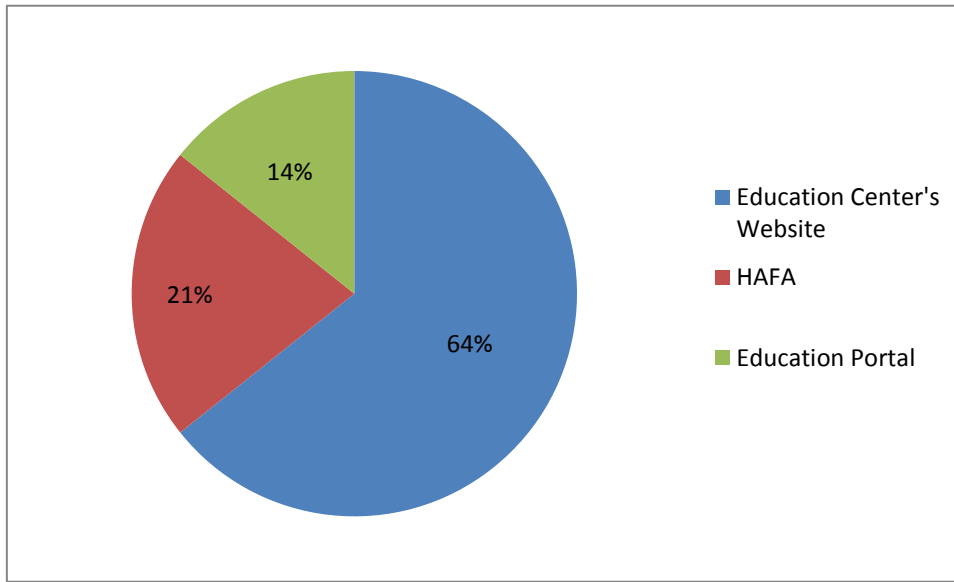


Figure 9. First source of information interviewees interacted with while searching about Finland (Nguyen, 2017)

The next two sub-sections, 3.2.1 and 3.2.2, will examine the differences in the decision-making processes between Groups A and B, in terms of information sources as well as criteria in choosing universities of applied sciences.

5.3.1 Applicants through education centers (Group A)

For the Vietnamese general search terms such as 'du học Phần Lan' (which means 'studying in Finland'), the first results are education centers' websites, which contain information in Vietnamese regarding Finland, its education as well as application periods in general. Afterwards, 50% of interviewees decided to purchase education centers' services of preparation courses for entrance exams as well as applying. When asked, all of them believed that applying through education centers, even though slightly expensive (approximately 400 EUR), is more reliable and convenient, as well as they provide the only preparation courses for the pre-reading materials.

Through the survey's answers, it is safe to conclude that education centers advised their students to choose schools solely based on the acceptance grades of the previous year and applicants' abilities. After being advised on their UAS choices by education centers, the applicants in these groups tend to proceed to these touch points:

- School website to check out the school facilities, courses, teaching contents, preparation for jobs, internationality, etc., as well as the school's social media to see how active and vibrant the school is.
- HAFA Facebook group to ask for alumni's reviews about the school. Group A mostly did not find out about HAFA until later on, when they had already decided to go through with the application using education centers' services.

Group A's applicants applied with advised school choices from education centers, or slightly altered them according to their preferences. According to the survey results, the criteria that this group considered most crucial when evaluating options are the school's acceptance grades of the previous year, quality, and the location of the school.

This passage examines the criteria for group A more thoroughly. For the first criterion, these applicants prioritize the acceptance grade since the education centers put a rather huge emphasis on their students' success going to Finland, therefore advising them to arrange their school choices in accordance to their studying capacity, and previous year's acceptance grades to maximize the chance to pass the entrance exam. Secondly, the respondents answered that they evaluated the schools' quality by comparing websites for how much information and visuals are on the website, how clear and attractive the school website appears, and social media, to see how active and vibrant the school's activities are. Finally, the location is taken into consideration. This basically means whether the school is close to Helsinki.

Afterwards, these applicants will be provided with a preparation course for the pre-reading material. It should be noted that Vietnamese applicants are not familiar with Finnish pre-reading material and how to properly study it, due to the fact that high school curricula in Vietnam do not provide any business-related courses. Therefore, they deem an official preparation course for this material rather necessary.

5.3.2 Self – applicants (Group B)

For those that chose to self-apply, most of them have a few friends who have been studying in Finland and who are supportive with their information searching process. These applicants were added to the Facebook group HAFA at the early stage of the decision process, which contains a lot of information and guides on how to self-apply to Finland, written by numerous Finnish universities of applied sciences' alumni. More information about HAFA can be found in Appendix 1. Here is the main difference between Group A and Group B's decision-making process. According to most of the respondents who applied independently, this is the main source of information for self-applicants and the most influential as well. This is in contrast to Group A's usage of HAFA, which is mainly to see the alumni's reviews for each university.

Compared to Group A's applicants, since Group B did their research independently, without education centers' advice, their research is more extensive and in-depth, and involves weighing pros and cons from each school. When they first found out about Finland, they looked into education centers' websites for information in Vietnamese, as well as an international studying portal for information in English. For those who were added early into the HAFA Facebook group, they have access to more comprehensive information about application process and universities reviews of alumni. Afterwards, school websites, as well as social media were taken into consideration, similarly to Group A.

After collecting the necessary information, applicants would take their own criteria into account. Compared to Group A's criteria, Group B had rather similar criteria: school location, school website, as well as acceptance grade. One noticeable difference is that this group did not have a significant emphasis on acceptance grades compared to those in Group A. Instead, they highly considered school and life quality.

Afterwards, they would study for the entrance exam with the materials from HAFA Facebook group. However, as aforementioned in the previous section, due to the lack of business-related courses in high school curricula and different teaching programs from those in Finland, they stumbled upon occasional problems of studying the pre-reading material.

6 TOUCH POINTS FOR KARELIA UAS

Based on the studies, Vietnamese applicants' decision making processes as well as touch points are illustrated in Figure 10. The first three stages of the process, which are Need Recognition, Information Search, and School Evaluation, are concentrated on. It should be noted that this visualization does not include the first step of the Need Recognition stage, which is choosing Finland as a destination.

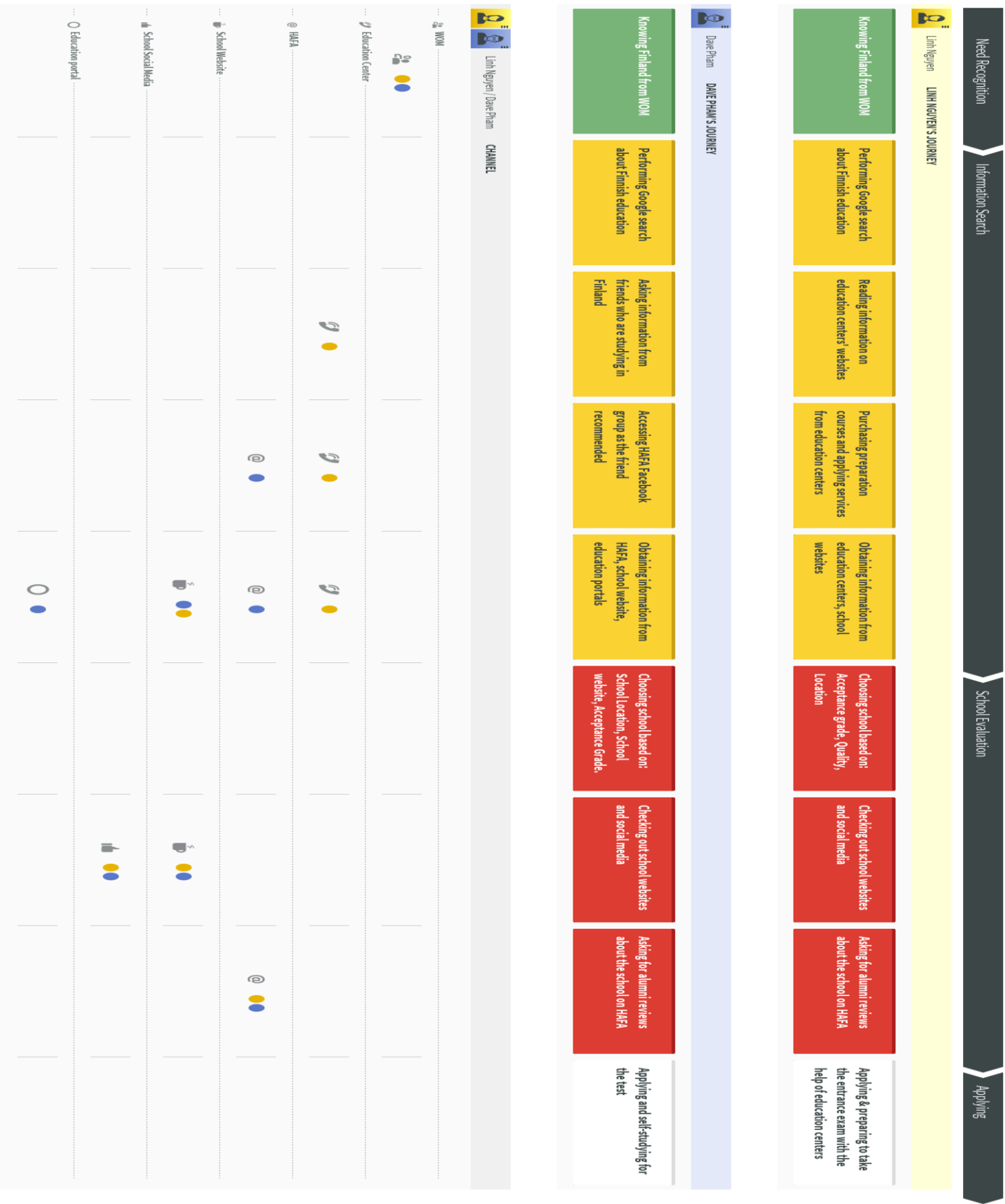


Figure 10. Vietnamese Applicants' Decision Making Process and Touch Points.

7 FEEDBACK ON INTERACTIONS AND INFORMATION SOURCES

According to the results collected from the interview, a brief table is created to summarize the touch points and feedback of respondents regarding how effective they are currently (Table 4).

Table 6. Student Journey Map for Karelia UAS

Touch points	Engagement in Vietnam	University's program website	Social media	Preparation for Entrance Exam	Hands-on experience about the school
Experience	I had little interactions with Finnish institutions during my high school.	The information is clear and navigation is easy, but there's barely any visual about the school.	The school's Facebook and Instagram is most of the time in Finnish, I couldn't understand!	What to do with this material, I don't know how to study it!	I can't find a part-time job here!
Improve-ment	Increasing engagement by marketing activities to Vietnam	Increasing visuals such as videos and images of the school on the website	Increasing engagement in English	Creating a studying guide for pre-reading material	Increasing the number of part-time jobs for students

The following sections will extensively discuss the touch points and strategize the improvements for each of them.

7.1 Engagement in Vietnam

As discussed in Section 3.1, more high school engagement is recommended, in order to increase awareness among students and make an impression about Karelia UAS early. Furthermore, according to applicants from Ho Chi Minh City, one of the two biggest cities in Vietnam, Ho Chi Minh has not hosted a similar meeting to the HAFA meetings in Hanoi. More information can be found about the HAFA meetings and the previous meeting in January 2017 by Nguyen in Appendix 1 and 2. This creates tremendous obstacles for prospective applicants to approach alumni and to obtain more information and reviews about their interested universities. It is advised that Karelia UAS affiliate with HAFA and host similar previously-organized meetings in Ho Chi Minh City.

7.2 Program Website

According to respondents, Karelia UAS's website, despite clear and easy navigation, does not have any visual presentations, such as images or videos to visualize the school facilities, school life, etc. According to Intead, internet videos such as YouTube are hugely popular among Vietnamese young people. Anyone considering recruiting in Vietnam should pay careful attention to video as a means of attracting students. Better yet, marketing departments should take their videos and add Vietnamese subtitles or create videos in Vietnamese with current students from the country.

Furthermore, a lot of respondents have commented negatively on the green color of the school website. This can be taken into consideration, since this is one of the first impressions about the school.

7.3 Social Media

Karelia UAS's Facebook and Instagram accounts have been commented on by the respondents to be predominantly in Finnish rather than in English, making it rather inhospitable against international students in general and Vietnamese students in particular. It is recommended that English contents are increasingly incorporated into the social media mix, in order to attract Vietnamese students as well as make a good impression when students check out the school's social media.

7.4 Preparation Guide for Pre-reading Material

This is the most important recommendation for Karelia UAS. There has not been an official study guide for the pre-reading material of the International Business Program, as well as the fact that there is a considerable number of applicants choosing to use the service of education centers only for the preparation courses. Karelia UAS can become the first to create an IB self-studying guide for Vietnamese prospects and considerably increase the awareness of the school in the self-applicants group in particular, since this group lacks a thorough guide to study the pre-reading material. This will also handle the issue of lack of awareness for Karelia UAS among prospects, since the school can capitalize on the provision of the IB Study Guide and build social media around a reputation of being reliable and student-friendly.

In addition, the school can also benefit from an international reputation, since not only Vietnamese students are able to utilize the self-studying guide, but international students as well. According to Vipunen (2017), outside of Vietnam, currently Russia, China, and Nepal are the top countries sending their students to Finnish universities of applied sciences, which can be seen from Figure 11.

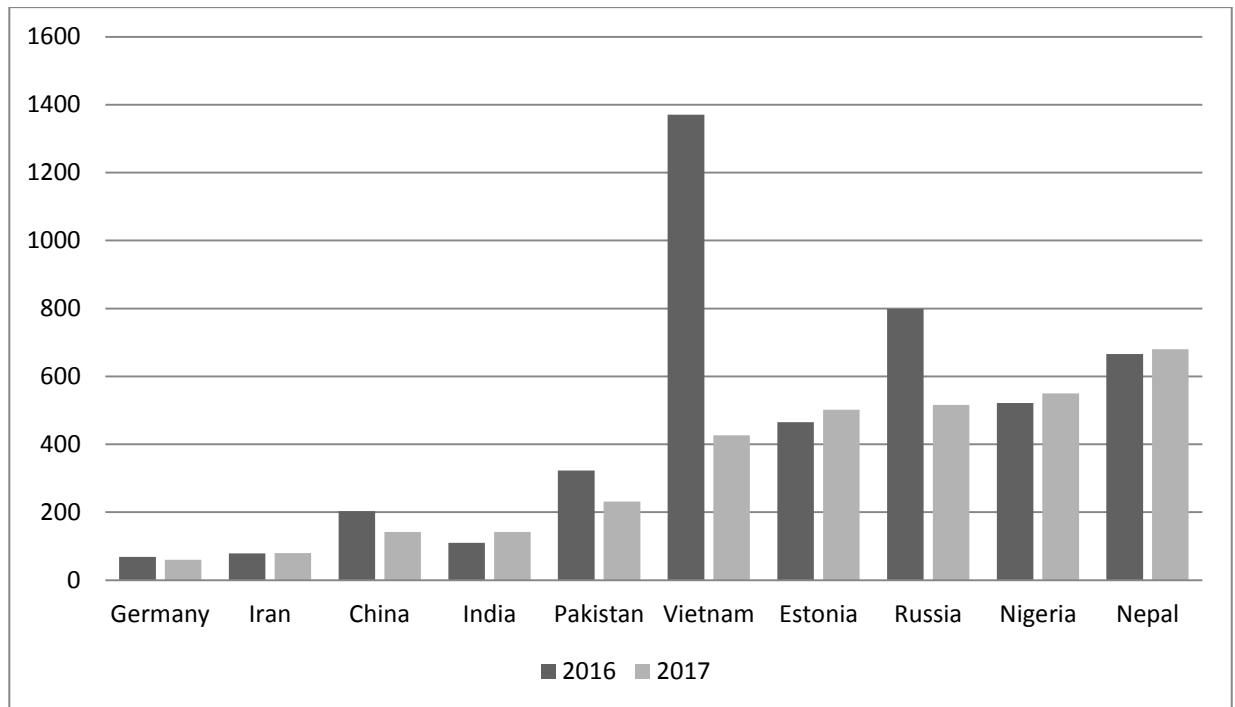


Figure 11. Number of international students applying to Finnish universities of applied sciences in 2016 and 2017 (Vipunen 2017).

According to Figure 11, the biggest decline can be seen from the Vietnamese group of applicants, as well as the Russian applicants. Estonia, Nigeria and Nepal saw a slight boost in the number of prospects.

Based on the current preparation course offered by education centers, the IB studying guide would consist of four parts: math, multiple choice, essay and interview, in line with the four subjects in the Finnish UAS entrance exams:

- Math (logical thinking): focusing on solving last year's exam paper, and SAT mathematics;
- Multiple choice: focusing on how to read and understand pre-reading materials;
- Essay: guide on how to write essays and motivational letters effectively;
- Interview: training to perform well in the individual and group interviews.

The self-study guide can be designed in the form of an online course, free for applicants to sign up and use. These accounts can be further utilized to update information about Karelia UAS and the university's social media.

7.5 Experience in Karelia UAS

The most commented feedback regarding the ‘expectation vs. reality’ moment of Karelia UAS’s first year has been about the lack of part-time jobs in this city, compared to other Finnish cities. It should be noted that Vietnamese parents are economically-conscious: they emphasize the costs of education as well as opportunities to find a part-time job to unburden the financial load of the family. It is recommended that Karelia UAS increases the number of part-time jobs and open up more working opportunities for students to support themselves.

8 CONCLUSION

Since the tuition fee has been charged from the 1st August 2017, the decline of Vietnamese students applying to Finnish institutions is considerable. It is said that it would take Vietnamese students one or two years to get used to the tuition fee. This raised the issue of sharpening the brand image of Karelia UAS, which is one of the main reasons why the school received a considerably small number of first-choice applicants.

The main purpose of this research was to gain understanding Vietnamese students' decision-making process, by examining the different factors that influence the university choice and the importance of the decision-making elements within these factors. This chapter discusses the limitations as well as suggestions for further researches.

The theoretical part of this paper is based on the theory of decision making process while the empirical part includes both quantitative and qualitative method researches. The researchers have made different researches focusing on three target groups: high schools students, manager of overseas students and Karelia UAS's Vietnamese students. The research outcome has given deep insight into Vietnamese applicants' decision making process and the researchers regard to those finding to give number of suggestions for Karelia University of Applied Sciences to face the current declining trend.

During a period of time when applicants are aiming towards institutions with the most generous tuition policy possible, Karelia UAS seems to be more competitive due to its less expensive tuition fee compared to other Universities of Applied Sciences. However, it is recommend that Karelia UAS needs to establish itself as a student-friendly, helpful institution. The researchers suggest that Karelia UAS should increase the number of marketing activities and engagement in Vietnam. Furthermore, the researchers mentioned some solutions in order to help Karelia UAS develop its performance on website and social media channels as well as rise the satisfaction of students. Last but not least, Karelia UAS should create an official self-studying guide for self-applicants.

8.1 Limitation

The limitations of this research need to be taken into account when considering the contributions and implications. With the sample size of merely 14 respondents, generalizations should not be assumed. In addition, the research was implemented from Karelia UAS' point of view, in order to attract new Vietnamese students to Karelia UAS. Therefore, caution should be taken if these results are applied to other Finnish UASes.

8.2 Suggestions for further research

More research is suggested regarding the aftermaths of the introduction of tuition-fees of all the UASs, to see the detailed impact of tuition fees on the number of applicants to Finnish UASs. Furthermore, it is suggested that researches should be performed regarding social media content to maximize the interactions with future students, attracting new students as well as connecting them to the answers they need.

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APPENDIX

Appendix 1: Hanoi Applying to Finland Facebook Group

HAFA (Hanoi Applying to Finland Autumn) is one of the most influential Facebook groups of Finland's ex-students, current students as well as prospective applicants with more than 4,500 members. The group contains a lot of documents as well as information regarding application process, school and life reviews by alumni from different UASes. Therefore, participating in this Facebook group earlier will immensely help applicants through the application process and exclude the needs for education centers' services. Each year, HAFA admins organize a meeting in order to introduce Finnish application period and answers prospects' questions to Finland educations and living in Finland in general.

Appendix 2: HAFA Meeting

Each year, HAFA admins organize a meeting in Hanoi in order to introduce Finnish application period and answers prospects' questions to Finland educations and living in Finland in general. The amount of prospects participating in the HAFA meeting this year drastically reduced in comparison with the last 3 years. This year's number of prospects attending the meeting is barely 20, reducing 75% compared to 2016's 80 attendees. The reason behind this dramatic decline can be directly traced from the Finland UAS's introduction of tuition fee from Autumn 2017, which discourages a lot of students from applying to Finland's UAS. However, prospective applicants are quite keen on asking questions about applying to Finland and applying to Karelia UAS in general.

Appendix 3: List of questions asked in the interview

The questions below are translated from Vietnamese to English:

- How did you find out about Finland?
- Afterwards, what is the first source of information that you looked into? How helpful is this source?
- Where did you go to find more information?
- Did you use the service of education centers?
- On which criteria did they advise you to choose university from?
- Which criteria did you prioritize when you chose universities?
- What were your universities choices when you applied?
- What were your expectations before you came to Finland and was there anything falling short of your expectation?

Appendix 4 Survey questionnaire for High School students

1. Do you have plan to study abroad?
2. Which countries are your desire destinations?
3. Which major do you want to study?
4. How much is your budget?
5. Are you going to use the service of Overseas study agencies?
6. Have you ever looked for information about study abroad? From which sources?

Appendix 5 Interview questionnaire for Overseas study agency

1. From your point of view, why do applicants choose Finland instead of other study destinations?
2. What are the services provided to customer?
3. What factors do applicants usually consider when choosing a study place?
4. What factors might affect applicants' decision?
5. How do your students evaluate Finland and Finnish institution after studying there?
6. How do your company do to promote Finland and Finnish institutions to Vietnamese students?

Appendix 6 The scholarship scheme at Karelia UAS (Karelia.fi)

Table 7. The scholarship scheme at Karelia UAS (Karelia.fi)

	Full tuition fee	Grant	In order to receive the grant, student
1st year	5500	2750	has completed 55 credits with the minimum grade of 2 during the first study year, grant compensated at the end of the study year
2nd year	5500	2750	has completed 55 credits with the minimum grade of 2 during the second study year, grant compensated at the end of the year
3rd year	5500	2750	has completed 55 credits with the minimum grade of 2 during the third study year, grant compensated at the end of the year
4th year	5500	2750	finishes his/her studies in the recommended study time (3.5 years), refund upon graduation
TOTAL	22 000	11 000	